## Employees who provide care to elderly relatives: a new reality for Hawaii businesses

By Paul Saito Chair, Human Resources Committee

n recent years, Hawaii businesses adapted human resource policies to accommodate the needs of workers with young children. Now, many of those same workers face a new responsibility: providing care for an older parent, relative, or friend.

Why is eldercare an issue? Hawaii's population is growing older at rates above the national average. According to national studies, 20-25% of employees are caregivers for elderly relatives, and about 40% of these people are also caring for children under 18 living at home. Fifty-five percent of employed caregivers are women, and 45% are men. Most are married and work full-time, with a median age of 46. The older your workforce and the more females you employ, the higher the incidence of caregiving in your employee population.



Managing the responsibilities of home and eldercare isn't easy for workers. One survey revealed how the stresses of family caregiving affected employee productivity:

49% went in late, left early, or took time off during work;

11% took a leave of absence:

10% quit their jobs entirely;

7% worked fewer hours, or took a less demanding job;

4% lost job benefits;

4% chose early retirement; and

3% turned down a promotion.

In another national study of working caregivers who provided intensive personal care over a period of years, the caregivers averaged \$659,000 in lost wages, pensions, and Social Security.

Responding to the eldercare needs of employees and the impact on employers, the Chamber of Commerce of Hawaii has partnered with the State's Executive Office on Aging to work with Hawaii's employers and employees to develop action plans around four issue areas: education, public awareness, policy development, and systems development. Businesses, likewise, stand to lose billions each year from costs related to caregiving. Examples of such costs include replacement of employees who quit due to caregiving responsibilities; absenteeism or partial absenteeism; workday disruptions; and costs associated with supervising and managing employed caregivers. It was estimated in a 1997 study that the total lost productivity for U.S. employers due to caregiving for older relatives is \$11.4 to \$29 billion a year.

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public awareness, policy development, and systems development. Slated to begin in the Spring of 2004, this project is a first step to ensure that employer policies recognize eldercare concerns and work with employees to manage them. With the commitment of Hawaii's business community, employers can meet the challenges of family caregiving for the elderly in the decades to come.

## **(1)** Best Practices

## When employees become caregivers for the elderly

any employees are in the position of having to care for elderly parents and other relatives. Support for employees who have caregiving responsibilities can take a variety of forms:

Employers can offer "cafeteria style" benefits that allow employees to select supplemental dependent care coverage to reimburse costs for in-home care or adult day care. Ben-

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of Larger businesses can organize in-house caregiver support groups or coordinate with local community groups or hospitals so employees can attend an outside support group.

 One of the most critical benefits for an employee with caregiving responsibilities is time. Flexible work hours, family illness days, and leave time are key.

Companies with 50

or more employees must comply with the Family and Medical Leave Act (FMLA), which allows for up to 12 weeks of unpaid leave to care for a seriously ill parent, spouse or child, while protecting job security. Smaller firms can use the FMLA guidelines to provide support for individual employees.

 Other ideas include holding a company "caregiver fair" or a series of brown bag lunch seminars on issues such as hiring a home care attendant, or coping skills for caregivers. Employers can establish a telephone hot-line or publish a list of key contacts in their employee newsletter.

 Private long-term care insurance coverage for employees, spouses, and dependents may be available.

The best place to get information on family caregiver services is the county office on aging.

Honolulu Elderly Affairs Division 523-4545 Kauai Agency on Elderly Affairs 241-6400 Maui County Office on Aging 270-7755 Hawaii County Office of Aging 961-8600 (Hilo) 327-3597 (Kona)

Got Best Practices? Send tips on business practices that others can use to Linda Wheeler at lwheeler@cochawaii.org for inclusion in a future issue of the Voice of Business.